



To Our Valued Customers,

Our management team is closely monitoring developments of the COVID-19 pandemic. Our top priority is to protect the health and well-being of our employees, customers, and all of those within the communities we serve while continuing to provide you the highest level of customer service.

To help reduce the possibility of spreading the virus, we are limiting customer transaction services to the drive through facilities at the Laurinburg and Bennettsville branch offices beginning Thursday, March 19, 2020. For your safety, we recommend you not utilize our drive through facilities by means other than your vehicle. Appointments to conduct those services that must be handled within the branch (safe deposit box access, new accounts, etc.) can be made by contacting the branch.

- Laurinburg Branch: (910) 610-4343
- Bennettsville Branch: (843) 454-9337

Drive through facilities, and lobby appointments are available 9:00AM to 5:00PM Monday through Thursday, and 9:00AM to 6:00PM Friday.

Our Charleston and Summerville branch office lobbies remain open for all customer business during our regular hours of operation; however, we will be limiting the number of customers to the lobby area as needed to maintain safe social distances as recommended by the CDC. Appointments at the Charleston or Summerville offices can be arranged made by contacting the branch.

- Charleston Branch: (843) 990-7770
 - 9:00AM to 5:30PM - Monday through Thursday
 - 9:00AM to 4:00PM - Friday
- Summerville Branch: (843) 990-7750
 - 9:00AM to 5:00PM - Monday through Friday

In addition to the Laurinburg and Bennettsville ATMs, you can access your account 24/7 through online banking, visit ATMs outside our network at no charge*, and use of **First Capital Bank Mobile Banking**.

We will continue to closely monitor COVID-19 developments and evaluate additional measures as needed to safely support our customers, employees, and communities in accordance with guidance, recommendations or mandates by public health officials and our local, state and federal governments.

To obtain the latest information about COVID-19, visit the CDC's Coronavirus (COVID-19) website at: <https://www.cdc.gov/coronavirus/2019-nCoV/index.html> or your local health department website.

As always, thank you for your business. We will continue to keep you informed of our efforts to meet customer needs and make additional efforts to help our clients and communities during these unprecedented times. Please check our website www.fcncarolinas.com or our social media sites for updates.

* First Capital Bank does provide ATM waivers for ATM fees incurred outside our bank's network. Some exclusions apply. All account types may not qualify for waived ATM fees, please check your account terms and conditions for more information. Owners and operators of ATMs outside our network may still assess a fee.